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AUG 29 2005

PATENT APPLICATION
Docket No. 14698.1.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Brian R. Gephart et al.

Serial No.: 09/918,781

Filed: July 31, 2001

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM
EMPLOYING SELECTIVELY ACTIVATABLE
LIMITED-USE ACCOUNT NUMBER

Examiner: Harish T. Dass

CERTIFICATE OF TRANSMISSION BY FACSIMILE

I hereby certify that the following documents are being facsimile transmitted to United States Patent and Trademark Office at Fax No. 571.273.8300, on the 29th day of August 2005.

- Transmittal Letter (3 pages) (in duplicate)
- Amendment "A" and Response (13 pages)

Respectfully submitted,

Carl T. Reed

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 EMPLOYING SELECTIVELY ACTIVATABLE
 LIMITED-USE ACCOUNT NUMBER

Examiner: Harish T. Dass

Mail Stop AMENDMENT
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

TRANSMITTAL FOR AMENDMENT "A" AND RESPONSE

Sir:

Transmitted herewith is an Amendment "A" and Response for entry in the above-identified application.

☒ Small entity status of this application under 37 C.F.R. § 1.9 and § 1.27 has been established by a verified statement previously submitted.

☐ To secure the approval of the Examiner for proposed amendments to the drawings, enclosed are the following:

☐ Letter to the Official Draftsperson;



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VERNON R. RICE
 OF COUNSEL

* Admitted only in California
 * Admitted only in Virginia

August 29, 2005
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- ____ Set of _____ () sheets of drawings containing figures _____ including the proposed amendments therein; and
- ____ A duplicate set of the _____ () sheets of drawings with the changes therein highlighted in red.
- ____ To render the transmitted Amendment "____" timely filed enclosed are the following:
- ____ Petition for a _____-Month Extension of Time; and
- ____ Check No. _____ in the amount of \$ _____ to cover the fee for the extension of time.
- X A Certificate of Facsimile Under 37 C.F.R. § 1.10.
- X No other fee is required.

The fee has been calculated as follows:

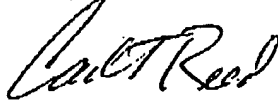
			SMALL ENTITY		LARGE ENTITY	
CLAIMS REMAINING AFTER	HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADD'L FEE	RATE	ADD'L FEE
TOTAL 21	MINUS 21	= 0	X		X	
INDEPENDENT 4	MINUS 4	= 0	X		X	
1 st PRESENTATION OF MULTIPLE DEPENDENT CLAIM			+ _____		+ _____	
			TOTAL		TOTAL	

- ____ Check No. ____ in the amount of \$ ____ is enclosed to cover the additional claim fee.
- ____ Please charge my Deposit Account No. 23-3178 in the amount of _____.
- X The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 23-3178.
- X Any filing fees under 37 CFR 1.16 for the presentation of extra claims.
- X Any patent application processing fees under 37 CFR 1.17.
- X A duplicate copy of this transmittal letter is attached.

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Dated this 29th day of August 2005.

Respectfully submitted,



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CTR:dfw
DFW0000015310V001.doc

Application No. 09/018,781
Amendment "A" dated August 29, 2005
Reply to Office Action mailed May 27, 2005

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PATENT APPLICATION
Docket No. 14698.1.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of)	
	Brian R. Gephart et al.)	
Serial No.:	09/918,781)	Art Unit
Filed:	July 31, 2001)	3628
Confirmation No.:	3286)	
For:	ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY ACTIVATABLE LIMITED-USE ACCOUNT NUMBER)	
Examiner:	Harish T. Dass)	

AMENDMENT "A" UNDER 37 C.F.R. § 1.111

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed May 27, 2005 (the "Office Action"), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.